

Information to identify the case:

Debtor 1	Pierre Lamont Craig	Social Security number or ITIN xxx-xx-7618
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Karen Cooper Craig	Social Security number or ITIN xxx-xx-6694
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 16-25556-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Pierre Lamont Craig

Karen Cooper Craig
aka Karen Cooper

10/7/21

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Pierre Lamont Craig
Karen Cooper Craig
Debtors

Case No. 16-25556-ABA
Chapter 13

District/off: 0312-1
Date Rcvd: Oct 07, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Pierre Lamont Craig, Karen Cooper Craig, 1488 Bradley Avenue, Camden, NJ 08103-2950
cr	+ SANTANDER BANK, N.A., SANTANDER BANK, N.A., 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516349271	+ Ditech, 7360 S Kyrene Rd, Tempe, AZ 85283-4583
516338739	Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610
516493937	Federal National Mortgage Association, c/o Seterus, Inc., PO Box 2008, Grand Rapids, MI 49501-2008
516338740	Fedloan, PO Box 60610, Harrisburg, PA 17106-0610
516338742	Green Tree Servicing L, PO Box 6172, Rapid City, SD 57709-6172
518061913	+ NRZ Pass-Through Trust II, P.O. Box 10826, Greenville, SC 29603-0826
518061914	+ NRZ Pass-Through Trust II, P.O. Box 10826, Greenville, SC 29603-0675, NRZ Pass-Through Trust II, P.O. Box 10826 Greenville, SC 29603-0826
516480239	+ SANTANDER BANK, NATIONAL ASSOCIATION, ATTN: BANKRUPTCY DEPT., MC: 10-6438-FB4, 601 PENN STREET, READING, PA 19601-3544
516338746	++ SETERUS INC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Seterus Inc, 14523 SW Millikan Way St, Beaverton, OR 97005
516338744	Santander Bank NA, 1130 Berkshire Blvd, Wyomissing, PA 19610-1242
516395410	+ Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516473199	U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 07 2021 20:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Oct 07 2021 20:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516338734	EDI: TSYS2.COM	Oct 08 2021 00:18:00	Barclays Bank Delaware, 125 S West St, Wilmington, DE 19801-5014
516338735	EDI: CAPITALONE.COM	Oct 08 2021 00:18:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
516510445	EDI: BL-BECKET.COM	Oct 08 2021 00:18:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516340783	+ Email/Text: bankruptcy@cavps.com	Oct 07 2021 20:17:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516533012	+ Email/Text: bncmail@w-legal.com	Oct 07 2021 20:17:00	Cerastes, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516338738	+ EDI: CITICORP.COM		

District/off: 0312-1

User: admin

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516348688	EDI: DISCOVER.COM	Oct 08 2021 00:18:00	Dsnb Macys, 911 Duke Blvd, Mason, OH 45040
516338737	EDI: DISCOVER.COM	Oct 08 2021 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516338741	EDI: CITICORP.COM	Oct 08 2021 00:18:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
516349272	EDI: IRS.COM	Oct 08 2021 00:18:00	Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114-0326
516338736	EDI: JPMORGANCHASE	Oct 08 2021 00:18:00	Chase Card, PO Box 15298, Wilmington, DE 19850-5298
516338743	Email/Text: PBNCNotifications@perituservices.com	Oct 07 2021 20:16:00	Kohls/capone, PO Box 3115, Milwaukee, WI 53201-3115
516392498	EDI: PRA.COM	Oct 08 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o Jc Penney Credit Card, POB 41067, Norfolk VA 23541
516392496	EDI: PRA.COM	Oct 08 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o Lord & Taylor, POB 41067, Norfolk VA 23541
516531114	EDI: PRA.COM	Oct 08 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o Lowes, POB 41067, Norfolk VA 23541
516531198	EDI: PRA.COM	Oct 08 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o Sams Club, POB 41067, Norfolk VA 23541
516531196	EDI: PRA.COM	Oct 08 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
517402352	Email/Text: bkdepartment@rtresolutions.com	Oct 07 2021 20:17:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
517402353	Email/Text: bkdepartment@rtresolutions.com	Oct 07 2021 20:17:00	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029, Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, Dallas, Texas 75247-4029
516338745	EDI: CITICORP.COM	Oct 08 2021 00:18:00	Sears/Cbna, PO Box 6282, Sioux Falls, SD 57117-6282
516338750	EDI: RMSC.COM	Oct 08 2021 00:18:00	Syncb/Sams Club, 4125 Windward Plz, Alpharetta, GA 30005-8738
516338747	EDI: RMSC.COM	Oct 08 2021 00:18:00	Syncb/jcp, 4125 Windward Plz, Alpharetta, GA 30005-8738
516338748	EDI: RMSC.COM	Oct 08 2021 00:18:00	Syncb/lord & Tay, PO Box 965015, Orlando, FL 32896-5015
516338749	+ EDI: RMSC.COM	Oct 08 2021 00:18:00	Syncb/lowes, PO Box 956005, Orlando, FL 32896-0001
516338752	EDI: TFSR.COM	Oct 08 2021 00:18:00	Toyota Motor Credit, 4 Gatehall Dr Ste 350, Parsippany, NJ 07054-4522
516338751	EDI: CITICORP.COM	Oct 08 2021 00:18:00	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
517470061	EDI: BL-TOYOTA.COM	Oct 08 2021 00:18:00	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

TOTAL: 29

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-1

User: admin

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Recip ID	Bypass Reason	Name and Address
516458681	*+	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516506940	##+	Ditech Financial LLC, 2100 East Elliot Rd., Bldg. 94, Department T-120, Tempe, AZ 85284-1806

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
James Patrick Shay	on behalf of Creditor SANTANDER BANK N.A. shay@bbs-law.com, jpshay@gmail.com
Mark S Cherry	on behalf of Joint Debtor Karen Cooper Craig mc@markcherrylaw.com dot@markcherrylaw.com;bankruptcy@markcherrylaw.com;G9657@notify.cincompass.com
Mark S Cherry	on behalf of Debtor Pierre Lamont Craig mc@markcherrylaw.com dot@markcherrylaw.com;bankruptcy@markcherrylaw.com;G9657@notify.cincompass.com
William M. E. Powers, III	on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") ecf@powerskern.com
William M.E. Powers	on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") ecf@powerskern.com
William M.E. Powers, III	on behalf of Creditor Federal National Mortgage Association ("Fannie Mae") ecf@powerskern.com

TOTAL: 9